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ABSTRACT

THIS CURRICULUM GUIDE WAS DEVELOPED TO IMPROVE THE PRESENT LEVEL OF LIVING AMONG FAMILIES IN WEST VIRGINIA. IT WAS INTENDED THAT VOCATIONAL HOME ECONOMICS TEACHERS COMBINE THE OBJECTIVES OF THE GUIDE WITH THEIR OWN CLASS OBJECTIVES, OR IN THE ABSENCE OF CONSUMER EDUCATION IN THE CURRICULUM, USE THE GUIDE FOR THE INITIATION OF A NEW PROGRAM OR UNIT OF WORK. THE GUIDE WAS BASED ON THE RESULTS OF A MAILED QUESTIONNAIRE SENT TO ALL VOCATIONAL HOME ECONOMICS TEACHERS IN WEST VIRGINIA DURING THE 1968-69 SPRING SEMESTER. A TOTAL OF 116 RESPONSES (69 PERCENT) WERE RETURNED FROM 168 VOCATIONAL HOME ECONOMICS TEACHERS. THE IMPORTANT FINDINGS IN THE STUDY WERE: (1) MOST VOCATIONAL HOME ECONOMICS TEACHERS IN WEST VIRGINIA DO NOT INCLUDE CONSUMER EDUCATION IN THEIR PROGRAMS AS A SEPARATE UNIT OR COURSE, (2) MOST VOCATIONAL HOME ECONOMICS TEACHERS WERE INTERESTED IN DEVELOPING THE CONSUMER EDUCATION CURRICULUM, AND (3) A CURRICULUM GUIDE IS NEEDED TO INDICATE SUBJECT MATTER TO BE TAUGHT IN CONSUMER EDUCATION. (GR)

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West Virginia Research Coordinating Unit for Vocational Education

DEVELOPMENT OF A CURRICULUM GUIDE FOR CONSUMER EDUCATION IN VOCATIONAL HOME ECONOMICS CLASSES

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Marshall University Huntington, West Virginia

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DEVELOPMENT OF A CURRICULUM GUIDE FOR CONSUMER EDUCATION IN VOCATIONAL HOME ECONOMICS CLASSES

By

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CHAPTER I

INTRODUCTION

Modern technology has created the material basis for rich living, and yet many West Virginians are not living richly. Enough families in this State make up the low income group of people for all of West Virginia to be included in the Appalachian Regional Development Area. The development plan was designed basically to emphasize road building, but it also included provisions to assist depressed regions to become more accessible to economic development, and to expand federally supported education and vocational training efforts.[1] The emphasis in the present study is on ways to improve the level of living among families by proposing a revision of the consumer education curriculum through a guide for teacher use.

In a nation as affluent as the United States, it is imperative that attention be focused on teaching consumer education to pupils who are enrolled in vocational home economics classes. The Advisory Council on Vocational Education indicated that many curriculum guides concerning vocational education were completed, and even more were being processed in 1968.[2] The committee, however, did not specify the completion or processing of a guide for teaching consumer education based on pupils' needs. Concern about the need for a guide to teach consumer education to pupils in the State of West Virginia created an interest for the present study. It was commonly believed that most pupils, especially those from low income families, were generally less informed and less knowledgeable in consumer practices in comparison with pupils from families of affluence. With the use of a guide, vocational home economics teachers might increase, or initiate, the development of pupils' technical knowledge of goods and services in ways which may be measured and validated as being best for the individual as he uses his resources for maximum satisfaction. Therefore, a guide was developed with the intent that vocational home economics teachers might add the most pertinent objectives it contains to the ones they already include, or in the absence of consumer education in the curriculum, to use the guide for the initiation of a new program or unit of work.

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[1] Vocational Education: The Bridge Between Man and His Work, General Report of the Advisory Council on Vocational Education (Washington: Government Printing Office, 1968), p. 175.

It was necessary to clarify the meaning of "curriculum guide" as it was intended for use in the present study.

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[2] *Ibid.*, p. 107.

"Curriculum guide" was a term used to mean a substitute for a formal course of study in which desirable content was suggested rather than prescribed. It includes goals in specified areas and teaching aids for each of the areas. The definition was adopted in part from one which was given by Carter V. Good.[3]

I. THE PROBLEM

Statement of the problem. It was the purpose of this study to develop a curriculum guide for teaching consumer education in vocational home economics classes in West Virginia based on the needs of the pupils. In order to accomplish this purpose, it was necessary to gather data through the conduct of a survey among vocational home economics teachers in the State (1) to determine the general areas covered by vocational home economics teachers who included consumer education in the curriculum, and the areas in which they concentrated their efforts; (2) to obtain suggestions from vocational home economics teachers for ways to improve consumer education in the classroom; and (3) to use the data from the survey, and from pertinent literature, to develop a curriculum guide based on the needs of the pupils as indicated by responses to the survey.

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[3] Carter V. Good, ed., Dictionary of Education (New York: McGraw-Hill Book Company, 1959), p. 152.

Justification of the study. The need for a curriculum guide became evident after a review of Part F, Section 161-D of the Vocational Education Amendment Act of 1968. Burkett indicated that the United States Office of Education identified consumer and homemaking education as part of the special needs programs referred to as "major priorities" in the implementation of Public Law Number 90-576.[4] Hurt and Barkley reported that many states revised their curricula as a result of the 1968 amendment. Though they did not specify the states, they did emphasize that curriculum revisors had no way of knowing whether the concepts contained in the guide were valid for a particular school or community, or whether the learning experiences were meaningful for the students.[5] The goal of the present study is to verify consumer education objectives in West Virginia, in order to develop a curriculum guide.

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[4] Lowell A. Burkett, "Latest Word from Washington," American Vocational Journal, XLIV:2 (February, 1969), 5.

[5] Mary Lee Hurt and Margaret V. Barkley, Evaluation of Consumer and Homemaking Education as a Part of Home Economics Programs, Working Paper (Washington, D.C.: U.S. Office of Education, February, 1969), p. 8. (Duplicated)

The need for revision of the consumer education curriculum was further exemplified in the October 1967 issue of The Bulletin of the National Association of Secondary School Principals on consumer education. Several educators, one of whom was Thomas H. Briggs, confirmed the need. Briggs indicated that interest was high in 1943 for better consumer education, waned in the 1950's in favor of an increased interest in science and mathematics, and returned in the 1960's.[6]

In the same publication, Mendenhall cited figures from the 1966 Bureau of the Census which showed that nearly thirteen of every one hundred Americans were teen-agers who made sizeable expenditures. The claim was that approximately fifteen million dollars, which represented six hundred twenty-five dollars per teen-age youth, was spent annually on goods and services. These figures, it was noted, did not include the amount that parents normally spent on necessities such as food and shelter for their children's support. Mendenhall reiterated the results of the Youth Market Consumer Survey in support of the findings of the Bureau.[7]

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[6] Thomas H. Briggs, "Preface," The Bulletin of the National Association of Secondary School Principals, LI:321 (October, 1967), 2.

Also favoring a revision of the consumer education curriculum was Wilhelms, who in 1967 was recognized by the National Association of Secondary School Principals as one of the "most perceptive curriculum leaders in the area of consumer studies."[8] Wilhelms declared, "Consumer education gets at life choices that lie even deeper than vocational choices."[9]

A review of other literature revealed articles which focused on consumer education, one of which was an account of the results of the Rand Youth Polls, conducted in 1966. Indications were that young persons received little long-range satisfaction from the billions of dollars they spent, and that youths had acquired spending patterns which would inevitably serve them inadequately when they, as adults, would be responsible for the expenditures of their family's income. Young persons indicated that they bought things which they did not need, and after a few uses, cast them aside. As a result of this evidence, Rand advocated school courses in consumer education to help young persons to realize more satisfaction from the dollars they spent.[10]

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[7] James E. Mendenhall, "Youth Needs and School Responsibilities," The Bulletin of the National Association of Secondary School Principals, LI:321 (October, 1967), 14-15.

[8] The Bulletin of the National Association of Secondary School Principals, LI:321 (October, 1967), p.iii.

[9] Fred T. Wilhelms, "Key to Many Doors," The Bulletin of the National Association of Secondary School Principals, LI:321 (October, 1967), 4.

Gordon E. Van Hooft indicated that even though the home economics curriculum included material to help future homemakers, or breadwinners, to become better consumers, there was ample evidence which suggested the need for a course of study to serve as a "capstone" to all the efforts of the schools to better prepare consumers.[11]

More evidence of the need for adequate consumer education was revealed in a doctoral study by Lemmon. Lemmon described two groups of teachers, an older group who had not been exposed to courses in consumer education for some time, and a younger group of teachers who had more recently studied consumer education. The older group of teachers scored higher on a consumer economics knowledge test, but in spite of this, the pupils of the older teachers did not score any higher on a similar test than did the students of the younger teachers. The results indicated either a lack of effective teaching, or a lack of interest in teaching consumer education.[12]

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[10] Lester Rand, "Teen-Agers and Money," NEA Journal, LVI:5 (May, 1967), 34.

[11] Gordon E. Van Hooft, Consumer Education: Materials for an Elective Course (Albany, New York: Bureau of Secondary Curriculum Development, 1967), p. iv.

Muller indicated that teen-agers today bought more personal items and clothing for themselves than they did in the past, and that many of them influenced family buying of other goods and services.[13] These data were confirmed by Oppenheim who supported this conclusion.[14]

At a conference on buying and consumption practices of low income families in New York, Dr. Virgil Clift had this to say:

> It seems to me that what little consumer education is in the school curriculum is being done in home economics classes, or classes in family living which are nearly always optional. Yet you have children who are getting out of school at the age of fourteen or fifteen. Very shortly after that they are supporting themselves, and sometimes supporting a family. Although they've been given an academic education they often haven't been given the facts that they need to know about such topics as nutrition,

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[12] Mary Louise Lemmon, "A Comparison of Consumer Economic Knowledge of Two Illinois Populations of High School Home Economics Teachers and Their Students," 1962 unpublished Doctoral dissertation as cited by Ester P. Muller, "A Comparison of Consumer Economic Knowledge Between Two Groups of Women, One Group Living in a Large Eastern City and the Other Group Living in a Small Mid-Western Town in the United States" (unpublished Master's thesis, College Park, Maryland, University of Maryland, 1967), pp. 9-12.

[13] Ibid.

[14] Irene Oppenheim, The Family as Consumers (New York: The Macmillan Company, 1965), pp. 250-253.

> the cost of credit or how to buy, or managing money. These are great desert areas.[15]

Legislative recommendation Number 8 of the Advisory Council on Vocational Education in 1968 emphasized the need for vocational education to include management of personal family resources such as that portion of money used for clothing and housing family members. Another suggestion from the Council included the teaching of consumer buying and the use of credit to low socio-economic and migrant family members, both urban and rural.[16]

Limitations of the study. This study was limited to a survey of vocational home economics teachers in the State of West Virginia during the spring semester of the 1968-69 school year. The survey was conducted mainly to find out what objectives were included in ten different areas of consumer education in the vocational home economics programs of the schools. The areas were limited to those areas most frequently found in recent literature relative to consumer education with cosmetic and other personal item buying excluded. The scope of the study did not permit a survey of anything in addition to course content, nor was statistical analysis of the data attempted.

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[15] Virgil Clift, "Brief Overview of Programs for Low Income Families" (Proceedings of the Conference on Buying and Consumption Practices of Low Income Families, New York University, February 14, 1964), p. 6.

[16] Fred W. Eberle et al., A Report on Summary and Recommendations Adopted from West Virginia Legislature Study of Vocational Technical, and Adult Education Under House Concurrent Resolutions, Bulletin No. 8 (Charleston, West Virginia: Office of Education, 1967), Appendix A.

It may be noted that the mail questionnaire was the only contact between the investigator and the subjects; therefore, there were limitations which are generally involved, i.e., limited ways in which responses could be made, no personal contact with the subjects, and failure to respond on the part of some of the subjects.

A three point rating scale was used to indicate the degree to which each selected objective was included in the curriculum. Because of this procedure, the survey may have resulted in getting answers which the respondents thought were wanted; therefore, responses might have been colored by the respondent's own general attitude, rather than by their actual teaching about consumer education. Because the needs of a community are somewhat different, there was no set criteria for determining the needs of pupils. Reports of the needs of the pupils were limited to the needs indicated by the respondents.

Literature presented in Chapter II was limited to the literature most pertinent to the study and most of which was reviewed from secondary sources.

II. ORGANIZATION INTO CHAPTERS

Chapter I of this study includes introductory statements, a statement of the problem, justification of the study, limitations of the study, and this section which clarifies the organization of chapters.

Chapter II is devoted to a review of the literature which is related to specific consumer education areas, and the literature which is most pertinent to the development of a consumer education curriculum guide. A summary is purposely excluded because a chapter content is included at the beginning of the chapter.

In Chapter III a presentation of the method of procedure is included. It consists of a review of chapter content; sources for obtaining literature; a review of the development of the survey instrument; the conduct of the survey; the methods used to tabulate responses; a statement about the treatment of the data; and a statement about the proposed curriculum guide.

Chapter IV presents the analysis of the data in tables and discussions, while Chapter V presents the proposed curriculum guide.

Chapter VI restates the purposes of the study and includes recommendations.

CHAPTER II

REVIEW OF THE LITERATURE

I. CHAPTER CONTENT

In this chapter, attention is given to the background of the problem investigated, and to a review of articles and related research literature. Attention, therefore, was divided among three general areas, the third of which was further divided into ten categories. The areas are (1) background of the consumer education program; (2) curriculum development in the area of consumer education; and (3) studies or articles pertinent to the following categories: a) values and goals; b) general advertising; c) food buying; d) clothes buying; e) small and large appliance buying; f) credit buying; g) insurance buying; h) automobile buying; i) savings; and j) money management.

II. BACKGROUND OF THE CONSUMER EDUCATION PROGRAM

Throughout much of the home economics literature emphasis was on consumer education. This program about which educators have written has caused much concern on the part of many persons relative to the adequacy of our present consumer education curriculum.

The National Committee for Education in Family Finance indicated that originally the education of the consumer took place entirely in the home though few of the parents were expert enough to teach excellent consumer practices to their children. With growing industrialization, many parents were away from the homes for long periods of time because of their jobs. Consequently, many of them were too busy to educate their children in consumer practices.[1]

The need for consumer education was not emphasized in American schools until the years of the depression in the 1930's. Briggs noted that courses in consumer education really had their beginning during that time.[2]

The National Association of Secondary School Principals in cooperation with the National Better Business Bureau instituted a consumer education study in the early 1930's, after which they advocated that consumer education ought to cover a larger area than formerly had been covered. They stressed the point that a positive and constructive set of attitudes and emphasis on philosophy should be the approach to teaching about personal and social goals. The study had considerable success in improving and popularizing consumer education in the early 1940's.[3]

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[1] The National Committee for Education in Family Finance, Education for Today's World Through Consumer Problem Solving in Secondary School (Madison, Wisconsin: University of Wisconsin, August 28, 1967), pp. 4-6. (Duplicated)

[2] Thomas H. Briggs, Consumer Education in Your School, A Handbook for Teachers and Administrators (New York: Consumer Education, 1947), p. 2.

In 1942 Briggs surveyed consumer education historically. He suggested that there were two compelling forces behind the rise of consumer education. One, he claimed, lay within the schools, in their increasing drive to relate education to the important problems of real life. The other lay outside the schools, in the particular conditions of life in a modern industrialized economy. Through the study, he found that of 1,121 high schools who responded to the survey he conducted, nearly 30 per cent offered courses in consumer education in their school.[4] A similar study was made in 1946 which revealed that of 725 high schools with enrollments of 300 or more students, 26 per cent of the schools included consumer education in their curriculum.[5]

Just as consumer education gained a foothold in the schools, the great academic wave of the 1950's pushed the attention of the schools away from such "life-centered content," and returned with greater emphasis to the "purer intellectual disciplines," science and mathematics.[6] It may be noted again that consumer education was largely replaced by studies of theoretical economics.

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[3] Thomas H. Briggs, "Preface," The Bulletin of the National Association of Secondary School Principals, LI:321 (October, 1967), p. ii.

[4] Briggs, Consumer Education in Your School, op. cit., p. 45.

[5] Ibid.

Consumer education did not appear under that particular title in the March research issues of the Journal of Home Economics from 1962 through 1969. When studies about family economics and home management were reported, it was noted that consumer education material was included. Family economics and home management were the subject areas of approximately 7 per cent of the theses written in the field of home economics in 1962.[7] The 1969 March research issue showed approximately the same percentage.[8] Most of the theses referred to in six issues of the Journal under family economics from 1964 to 1969 dealt with the spending habits of family members and consumer choices. Research in the area of curriculum development was not listed, though the most recent literature indicated the need to revise the present consumer education curriculum.

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[6] Briggs, "Preface," op. cit., p. ii.

[7] "Titles of Theses in Home Economics and Related Fields, 1962-63," Journal of Home Economics, LVI:3 (March, 1964), 192.

[8] "Titles of Theses in Home Economics and Related Fields, 1967-68," Journal of Home Economics, LXI:3 (March, 1969), 194-195.

III. CURRICULUM DEVELOPMENT IN CONSUMER EDUCATION

In 1962, Samples wrote a pamphlet for the National Education Association on consumer education. The material was basically for teachers. Samples offered suggestions for ways to begin consumer education programs in the high school, i.e., planning the program and how to make consumer education realistic for the pupils. He also supplied information about the sources of materials available for use.[9]

Schoenfeld and Mendenhall wrote a case study in 1965 which dealt with the development of a comprehensive program for consumer education by the faculty in Lincoln High School of Yonkers, New York. It was found that the program was developed through school assemblies and courses in social studies, English, business, home economics, industrial arts, mathematics, and science.[10]

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[9] Merna A. Samples, The Teaching of Consumer Education (Washington, D.C.: National Education Association, Department of Home Economics, 1962).

[10] James E. Mendenhall and David Schoenfeld (eds.), Consumer Education in Lincoln High School (Mount Vernon, New York: Consumers Union, 1965).

During the year of the Schoenfeld-Mendenhall study, Professor George G. Dawson of the New York University Center for Economic Education compiled a list of forty topics which were typically included in textbooks for high school and introductory college economics. The list was mailed to high school teachers of economics in New York City. It was concluded that the teachers who responded leaned heavily toward descriptive, personalized, consumer-oriented economics. Consumer problems ranked second only to labor topics in the program.[11] After reviewing Dawson's findings, Prehn recommended a continuing research program to determine the amount of information consumers needed to know, the best methods for teaching it, and the effectiveness of the consumer education program which was taught.[12]

Also published in 1965 was a book of sixty-eight case studies about consumer problems which were compiled and edited at the University of Wisconsin's Center for Consumer Affairs. The facts and circumstances reported in the case studies were real, but the names of the persons involved and some other identifying details were disguised.[13] The problem situations in the cases which were reported were instrumental in the decision to include specific areas in the present curriculum guide.

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[11] George G. Dawson, as cited by Edward C. Prehn in "Varied Approaches to Consumer Economics," The Bulletin of the National Association of Secondary School Principals, LI:321 (October, 1967), pp. 34-35.

[12] Edward C. Prehn, "Varied Approaches to Consumer Economics," The Bulletin of the National Association of Secondary School Principals, LI:321 (October, 1967), pp. 34-40.

In the summer of 1966, also at the University of Wisconsin, the National Curriculum Seminar participants wrote consumer and family finance education curriculum guides for elementary, junior high, and senior high schools. These guides were tested in selected classrooms in the fall of 1967. Results of their use were to be ready for the spring of 1969. Goals which were agreed upon for the guides were listed as the following:

1. Emphasis on the problem-solving approach.
2. Emphasis on the broader implications of money matters.
3. Brevity of content for subject matter.
4. Activities that could be related intimately to students.
5. Uniformity of style and organization.[14]

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[13] Brenda Dervin and Jane Ehman (eds.), The Spender Syndrome: Case Studies of 68 Families and Their Consumer Problems (Madison, Wisconsin: The Regents of the University of Wisconsin, 1965).

[14] The National Committee for Education in Family Finance, *op. cit.*, p. 1

Titles for units which grew out of the Seminar were "Planning, Buying, Borrowing, Investing, Protecting, and Sharing."[15]

In 1967 a workshop sponsored by the American Home Economics Association was also held at the University of Wisconsin. The purpose was to develop materials concerning the diverse aspects of credit. In preparation for the workshop, twenty-seven papers were written by the participants about different aspects of credit. The papers were later used to write a workbook for teaching consumer education. The references were used to compile a bibliography on consumer credit.[16]

A bibliography on consumer education was completed in the spring of 1969 by the Yonkers Public Library system.[17] This book was as thorough as it was unique in that it would enable consumer programs to develop and progress much more rapidly. Over 2,000 books, booklets, pamphlets, films, filmstrips, etc. in the field of consumer education are listed. Grinton I. Will had this to say about the publication: "It is comprehensive rather than selective, but does not claim to include each and every item of interest in the field."[18]

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[15] Ibid., p. 2.

[16] "Consumer Credit in Family Financial Management," Journal of Home Economics, LX:10 (December, 1968), 807.

[17] Consumer Education Bibliography (prepared for the President's Committee on Consumer Interests: Washington, D.C.: Yonkers Public Library, Yonkers, New York, 1969).

The following is a quote from William G. Kay in the Foreword of the Consumer Education Bibliography:

> The President's Committee on Consumer Interests has added an Office of Consumer Education to its staff and is focusing attention on what has become a challenging new subject in the whole field of education, . . .
>
> . . . .
>
> Consumer education now is emerging as a separate entity, something that must be taught more vigorously and completely at all age levels if the individual is to know as much as possible about our marketplace, its services, products, and practices.[19]

More workshops have been planned for the summer of 1969 relative to curriculum development in consumer education. From a brochure published by the Council for Family Financial Education it was noted that twelve universities and colleges were to hold workshops for curriculum planning on consumer education during the time the present study was written.[20]

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[18] Grinton I. Will, "Introduction," Consumer Education Bibliography (prepared for the President's Committee on Consumer Interests; Washington, D.C.: Yonkers Public Library, Yonkers, New York, 1969), p. vii.

[19] William G. Kaye, "Foreword," Consumer Education Bibliography (prepared for the President's Committee on Consumer Interests; Washington, D.C.: Yonkers Public Library, Yonkers, New York, 1969), p. iii.

IV. LITERATURE PERTINENT TO SPECIFIC CATEGORIES SELECTED FOR THE CONSUMER EDUCATION CURRICULUM GUIDE

Literature pertinent to the selected areas of consumer education presented in the curriculum guide was reviewed and is presented in this section of the present study.

Literature Pertinent to Values and Goals Objectives

"Clearly defined values and well established goals give meaning to life and contribute to economic competence."[21]

Values defined. Values have been variously viewed by educators, some of whom were Rieken and Homans[22] and Carter.[23]

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[20] Council for Family Financial Education, Consumer Education and Family Financial Planning (New York, Summer of 1969). (Brochure.)

[21] Your Guide for Teaching Money Management (edited by Money Management Institute of Household Finance Corporation; Chicago, Illinois: Household Finance Corporation, 1968), p. 8.

Rieken and Homans defined values as the "individual's concept of what was desirable," however, they indicated that values were what the individual or others "ought to want, not necessarily what the individual or others actually wanted." In the Rieken-Homans' framework, values were viewed as desires which were seldom if ever attainable. Thus it was noted that the individual aspires and works to reach goals which are established by his values but, often, he falls short of attainment and consequently is often dissatisfied.[24]

Rieken and Homans observed that different values carried different weights, depending on the particular group or society.[25] No stipulation was made about the values or the weights they carried.

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[22] H. W. Rieken and George C. Homans, "Phychological Aspects of Social Structure," *Handbook of Social Psychology II* (Cambridge, Massachusetts: Addison Wesley, 1956), p. 788.

[23] C. C. Carter, "Choosing Values," *West Virginia School Journal*, XCIV:8 (April, 1966), 14.

[24] Rieken and Homans, *op. cit.*, p. 788.

[25] *Ibid.*

C. C. Carter indicated that values were "qualities in anything which if recognized and understood caused men to choose them for their purposes."[26]

Study on values. Dorothy Keenan completed a study on values in 1964 for a doctoral dissertation. The subjects were 2,000 students in family living classes in Illinois. The values surveyed were beauty, education, efficiency, health, recreation, human relationships, and thrift. Fourteen case problems were included, each of which were descriptive of a situation which required a choice of alternate ways of spending money. Reasons for the choices were keyed to the seven values. It was found that value patterns of the individuals varied greatly in each of the seven areas.[27]

Hilda Taba had this to say about the study of values:

> This is an area of objectives of the greatest concern to those who are oriented to social analysis and the study of cultural needs of today. The mainsprings of culture and of human motivation and action lie in the realm of values and feelings.[28]

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[26] Carter, op. cit., p. 14.

[27] Dorothy Keenan, "Exploring Value Patterns of Teenagers in Family Living Classes," Journal of Home Economics, LIX:10 (December, 1967), 776-778.

[28] Hilda Taba, Curriculum Development Theory and Practice (New York: Harcourt, Brace and World, Inc., 1962), p. 220.

Goals defined. Reibel maintained that goals were more definite than values. Goals are, she indicated, ". . . things we set out to accomplish. They are something tangible we want."[29]

Morris L. Bigge took a slightly different view of goals. He defined a goal as "a common region toward which forces within a life space point. Region of life space to which a person is psychologically attracted."[30]

Reibel emphasized there were short-term goals which might be stepping stones to more important long-range goals, and the family was usually the deciding factor as to which goals were important to them, and which goals were right for them. After deciding the family usually worked toward achieving selected goals.[31]

Literature Pertinent to Advertising Objectives

The following quotation is from an article written by David Satlow:

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[29] L. Jeanne Riebel, "Philosophy of Management," Journal of Home Economics, LII:1 (January, 1960), 17.

[30] Morris L. Bigge, Learning Theories for Teachers (New York: Harper and Row, 1964), p. 210.

[31] Riebel, op. cit., p. 17.

> Yearning for the good things in life, such as jewelry, cars and electrical appliances, the poor have been found to be particularly vulnerable to colorful prize-giving ads in newspapers or to direct mail offerings with the bait of easy terms . . .

. . . .

> The Better Business Bureau of Boston enumerated some 500 fraudulent schemes built essentially around some human frailty. These schemes offer something for nothing, or a lot for little, or they simply exploit ignorance on the part of the victims. Most prevalent is the "selling at wholesale" gimmick, an obvious misrepresentation since no retailer can continue in business if he sells at wholesale prices--unless he buys from thieves.[32]

Russ Lilly emphasized the following as some of the most common deceptions to trap the unwary consumer. They were (1) bait advertisement or "come-on" advertisements offering merchandise at low prices when the merchant has no intention of selling at that price; (2) "Lucky winner" rackets in which the consumer wins but after signing a receipt finds it was a purchase; (3) dance studio rackets which illustrate how fraudulent schemes use promises which fail to materialize; (4) phony investigators or examiners in which the agent of the bank or Federal Bureau of Investigation requires a sum of money to help trap someone; (5) work at home plans which often end up with the consumer buying high priced materials which they are unable to sell later; (6) home repair frauds in which the "come-on" is usually a free inspection; (7) phony franchises in which an advertisement for part-time work to supplement income costs the consumer, and because of poor equipment the merchandise may not be delivered or will not sell; (8) vanity publishers and tunesmith factories where "would-be writers" end up paying high reading costs and editorial fees for printing work with no guarantee outlet for the work; and (9) mail order land frauds where the property may be on a hillside.[33]

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[32] David I. Satlow, "Consumer Economics," Business Education World, XLVII:6 (February, 1967), 38.

Literature Pertinent to Food Buying Objectives

For the most part the objectives selected for the category about food buying were made from unit sub-topic headings in a chapter on "Family Food" from a book by Oppenheim.[34] Other objectives grew out of a felt need to include them after reviewing several studies.

While working on a master's thesis in 1965, Helen S. Barney worked with thirty-one homemakers and twenty-five home economics college students who were enrolled in a home management course. She wanted to find out if enough money could be saved by educated shoppers to make training important in a consumer education program. Food costs comparisons were used as a basis upon which to make a tentative decision. The results of the study indicated that when given the food choices the homemakers were making, students failed to demonstrate that they could purchase the same items for less money. Barney concluded that if pupils' training was to be employed effectively, there was need of a better understanding of the needs and desires of families and the culture represented.[35]

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[33] Russ Lilly, "Pity the Poor Consumer," The Huntington, West Virginia Herald Advertiser, February 2, 1969, p. 8.

[34] Irene Oppenheim, "Family Food," The Family as Consumers (New York: The Macmillan Company, 1965), pp. 67-99.

Richard D. Millican found that food buying was important in the early years of a family, but as time passed survey results showed a decline in the importance of food buying as one of the major factors of expenditures, i.e., a correlation from +0.57 during the early years of family life to +0.08 in later years of family life. This evidence was based on a study of sixty-nine farm families over a twelve-year period beginning in the 1940's. Records were continuous for each of the families represented in the study.[36]

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[35] Helen S. Barney and Richard L. D. Morse, "Shopping Compared of Low-Income Homemakers and Students," Journal of Home Economics, LIX:1 (January, 1967), 48-50.

[36] Richard D. Millican, "A Factor Analysis of Expenditures of Illinois Farm Families," Journal of Home Economics, LI:3 (March, 1959), 177-180.

Though Laura Mae Webb found a decline in the percentage of the amount of income spent on food by selected urban families from 1950 to 1960, she also found that the amount of food items purchased remained about the same. It was pointed out that the subjects did not necessarily eat less in the early 1960's than in 1950. Webb found that when "1950 dollars" were converted to "1960-61 dollars," evidence indicated more dollar expenditures in 1950, though the purchases were assumed to be about the same.[37]

Literature Pertinent to Clothes Buying Objectives

Of 610 youths surveyed in the Illinois area by Fults during the 1960's, it was found that more spent money on clothing than on any other item.[38]

Rachel Owen's study of 1,250 girls from various geographic localities of Missouri indicated that more emphasis should be on consumer buying of ready-made garments and on studying brands and selections since more of the girls bought clothes in comparison with the ones who made clothes. Quality buying was one of the problem areas in clothes buying. As a result of the findings from the Owen study, educators in Missouri re-evaluated their curriculum and later made plans and included buying problems of ready-made garments in their program.[39]

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[37] Laura Mae Webb, "Food Expenditures of Urban Families, 1950 to 1960-61," Monthly Labor Review (February, 1965), 150-153.

[38] Anna Carol Fults and Michael Zunich, "Money Management Practices of Teenagers," Journal of Home Economics, LIX:1 (January, 1967), 46.

Scholastic Magazines mailed questionnaires to a nationwide sample of teen-age boys and girls. Results indicated that during the week allocated for the study, older boys spent nearly as much on clothing as did the older girls. This was the result of the Youth Market Consumer Survey of 1965.[40]

Literature Pertinent to Appliances Buying Objectives

A study of 147 young women surveyed in 1968 by Rice and Johnson emphasized that few respondents thought advertising and home economics were useful sources when cookware buying was undertaken. It appeared that the subjects placed formal home economics education on the same level with advertising as a source of information. Rice and Johnson emphasized that home economics had little impact on the group in this sample.[41]

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[39] Rachel E. Owen, "Exploring Clothing Experiences of Teenage Girls," Journal of Home Economics, LX:8 (October, 1968), 666.

[40] "Youth Market Consumer Survey," as cited by Mendenhall, op. cit., pp. 14-15.

Mercer indicated that as a result of her review of literature she found that from a study made in Pullman, Washington the results indicated that the first appliances purchased by respondents were a range and refrigerator followed by a washer. The pattern of purchase varied thereafter with the most common sequence being a dryer, a freezer, a dishwasher, and an air conditioner when these seven items were considered.[42]

Literature Pertinent to the Credit Buying Objectives

In a statement to the Douglass Committee concerning the "Truths in Interest" bill, George Katona presented findings of the consumer survey which was carried out by the Survey Research Center of the University of Michigan. The study indicated that people with high income and substantial education were no better informed about the costs of credit than people of low income and little education.[43]

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[41] Barbara Ahrling Rice and Betty Jane Johnston, "Factors Related to Future Cookware Choices," Journal of Home Economics, LXI:2 (February, 1969), 126-127.

[42] Dorothy Marie Mercer, "Development of an Instrument for Measuring Satisfaction Experienced in Using Selected Purchasing Methods" (unpublished Master's thesis, Oklahoma State University, Stillwater, Oklahoma, July, 1967), p. 12.

Reagan had this to say about credit buying: "Families with low income tend to use credit, to buy at neighborhood stores where credit is available and prices usually higher, and to buy in small uneconomical quantities."[44]

From a study made in Tuskegee, Alabama, Jean Norwood McCall, the investigator, found that all but one of thirty-nine families surveyed had obligated their income through credit buying to the extent of over $22,000 by the end of 1965. The one omission was the only one of the thirty-nine who had savings of over $500.00. McCall indicated that if families were better informed about the effectiveness of wise money management in relation to obtaining family living needs, the pitfalls of using credit too freely, and how to discern real family needs from wants, they could manage more efficiently.[45]

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[43] *Vocational Education Amendments of 1968*, Conference Report on the 90th Congress, 2nd Session, House of Representatives Report No. 1938 (October 2, 1968), p. 15.

[44] Barbara Reagan, "Consumer Economics Research and the Definition of Poverty," *Journal of Home Economics*, LIX:4 (April, 1967), 292.

[45] Jean Norwood McCall, "Spending Patterns of Families Living in Federally Aided Low Rent Public Housing in Tuskegee, Alabama" (unpublished Master's thesis, Auburn, Alabama, Auburn University, March, 1967), pp. 15-23.

Literature Pertinent to the Insurance Buying Objectives

"About 134 million Americans of all incomes, all educational levels, and all geographic regions owned some form of life insurance protection at the end of 1962."[46]

Literature Pertinent to the Automobile Buying Objectives

In 1966, Shirley Suzanne Matsen surveyed 50 personal bankruptcy petitioners during a study. She found that over 75 per cent of the petitioners owed medical and automobile debts.[47]

Expenditures for automobile transportation were a major item in the budgets of some young families. The amount spent for transportation alone was the third largest item in the budgets of young urban families with heads of household under the age of twenty-five. Automobile expenditures came next after housing and food. It was estimated that 17.3 per cent of the expenditures of families who owned automobiles went to automobile transportation.[48]

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[46] Oppenheim, *op. cit.*, p. 69.

[47] Shirley Suzanne Matsen, "Selected Characteristics of Personal Bankruptcy Petitioners in Portland, Oregon" (unpublished Master's thesis, Oregon State University, 1966), as cited in *Home Economics Research Abstracts 1966, 1967*, p. 28.

Researchers for Seventeen magazine carried on a nationwide survey in 1960. The subjects were 3,595 girls under twenty years of age. The following list contains some of the findings of the survey pertinent to automobile buying:

1. Of all the girls surveyed, two of five were licensed drivers.
2. While most of the licensed girl drivers used the family car, nearly one in five had her own personal automobile.
3. Three-fourths of the girl drivers bought gasoline--most often using cash.[49]

Literature Pertinent to the Savings Objectives

Anna Carol Fults' surveyed 610 youths from six counties in southern Illinois, which represented a depressed area. The results of the findings were 22 per cent of the respondents saved regularly; 67 per cent saved sometimes; and 11 per cent never saved money. When compared to findings in other studies, their savings were much lower than those of youths from middle-class families.[50]

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[48] United States Bureau of Labor Statistics, Consumer Expenditures and Incomes, Urban United States, 1960-61, Report No. 237-38 (April, 1964), p. 12.

[49] "The Teen Age Girl Today," Seventeen Magazine, 1968, p. 60.

In order to obtain responses concerning the saving habits of youths ranging in age from 13 to 18, Zunich and Fults investigated 294 youths who were randomly selected from various schools in the southern Illinois area. Of the 294 surveyed, 65 per cent indicated that they earned money in addition to receiving allowances. More than 32 per cent of the respondents earning and receiving money indicated that "they saved ten dollars or more per week; 26 per cent indicated saving five to nine dollars; while 42 per cent saved one to four dollars per week." The results further indicated that youths saved a portion of their money in savings and loan banks, banks, through the purchase of government savings bonds, and at home.[51]

Literature Pertinent to Home Management Objectives

> Sound money management includes planning ahead to meet expected expenses, to handle unexpected emergencies and to reach long-term goals. Saving

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[50] Fults and Zunich, op. cit., p. 46.

[51] Michael Zunich and Anna Carol Fults, "Teenage Economic Behavior: Earning and Saving," Journal of Home Economics, LIX:9 (November, 1967), 739.

> money and investing money and insuring against risks contribute to personal and family economic well being.[52]

A study was carried out by means of a questionnaire distributed to seventy resident students at Eastern Illinois University. Forty-five, or approximately 65 per cent, of the questionnaires were returned. When respondents were asked what aspects of money management they would like included in a college management course, responses were: "budgeting, how to get the most value for a specific amount of money, and savings."[53]

> Spending by youth today has reached an all time high. Statisticians, educators and businessmen recognize that this spending is having a great impact on the American economy. In 1965, 25 million teen-agers (13-19) who comprised 12% of the population, spent 11 billion dollars of their own money on goods and services. It is estimated that, by 1970, 27 million young people will be spending 21 billion dollars. The impact is being felt not only in youth's spending but also in his influence on family expenditures--make, model and number of cars, type of TV, food, appliances, vacation, etc., selected for family use may be influenced by the suggestions of young people.[54]

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[52] Your Guide for Teaching Money Management, op. cit., p. 18.

[53] Carole Downs, "Money Management Attitudes and Practices of Some College Women," Journal of Home Ecomomics, LX:9 (November, 1968), 737.

[54] "Youth Spends Its Money," Penney's Forum (Fall/Winter, 1967), 12.

CHAPTER III

METHOD AND PROCEDURE

I. INTRODUCTION

Because this study was undertaken for the purpose of writing a curriculum guide for consumer education, the procedure of the study consisted of the following steps. First, there was an examination of prior approaches to similar topics through a persual of the literature on research studies. Review of the literature did not reveal a suitable instrument which would ascertain what vocational home economics teachers in West Virginia included in their classes for consumer education; therefore, an instrument was designed specifically to produce the needed data. Second, the questionnaire was utilized in the conduct of a survey. Third, data from the survey were tabulated and analyzed. Last, a curriculum guide was written for consumer education with vocational home economics pupils in classes through the State in mind.

II. SOURCES FOR OBTAINING LITERATURE

In order to utilize printed resources in the study, it was necessary to use a dictionary of educational research, educational journals, books, pamphlets, bulletins and Master's theses. Bibliographical sources such as Education Index, Readers' Guide to Periodical Literature, Educational Resources Information Center's (ERIC) microfilms, Master's Theses in Education, and the March research issues of the Journal of Home Economics were consulted to facilitate the search for references.

III. DEVELOPMENT OF THE INSTRUMENT

The questionnaire used in the study was designed to elicit information about objectives for consumer education courses or units of work. The basis for the questionnaire was a literature research involving areas which presented the most problems for consumers. After the preliminary work of wording the instrument and designing the format, the questionnaire was accepted by the adviser and two consultants from the home economics and education departments at Marshall University. The instructions for response to the instrument in each of the three parts of the questionnaire are indicated in the following paragraphs.

Responses for Part I presented a view of the type of consumer education programs which existed in the State, and indicated the ways by which vocational home economics pupils entered the course, i.e., whether or not the pupils chose the course; whether or not pupils were referred by counselors; etc.

Responses for Part II of the instrument indicated whether or not the respondents included in their own teaching seventy-four specific objectives categorized into ten areas of consumer education. The degree to which the objectives were included was indicated by the use of always, sometimes, and never.

Responses for Part III were divided into two sections. Section A indicated the amount of time during the school year considered by the respondents to be ideally suited for consumer education in grades nine, ten, eleven, and twelve. Section B contained suggestions from the respondents for ways to improve the consumer education program based on the respondents' ideas about the needs of the pupils. A copy of the questionnaire is found in Appendix A, page 118, followed by a copy of the cover letter and the follow-up letter in Appendices B and C, respectively on pages 125 and 126.

IV. THE POPULATION USED IN THE STUDY

The surveyed population included the entire group of vocational home economics teachers in the fifty-one counties in West Virginia where vocational home economics was offered as a course of study. All fifty-five counties in the State did not include vocational home economics in their curriculum. The list of the names and addresses of one hundred sixty-eight subjects was obtained from the state supervisor of home economics.

V. THE ADMINISTRATION OF THE QUESTIONNAIRE

In March, 1969, one hundred sixty-eight questionnaires were mailed to vocational home economics teachers over the State. By April 15 seventy-nine, approximately 47 per cent, were returned. Three weeks after the mailing date a follow-up letter and another copy of the same questionnaire were dispatched to one hundred twenty-four of the subjects from the original mailing list. It was necessary to send this number of follow-up letters because all teachers located in the counties where a 100 per cent response was not obtained were the recipients. The use of a signature was discouraged on the questionnaire form; therefore, it was necessary to devise a way to check off returns without involving names of recipients. A check sheet designed to show the county from which a response was received and the post office identification stamp on the returned envelope provided the most help.

Method used to compile and analyze survey data. Data were compiled by the Computer Center at Marshall University. These data were analyzed by the investigator from a print-out copy of the results, and are presented in Chapter IV of the present study in the form of tables and discussions. The information which was not retrievable by the computer was tabulated by the investigator. The percentages used in the data chapter were rounded off to the nearest tenth; therefore, some of the percentages total slightly greater or slightly less than 100 per cent.

Kinds of data obtained from the survey. The data received made possible the following kinds of review for the study:

1. A general review of the consumer education programs or units of work which were included in the vocational home economics programs in the schools of West Virginia, and how pupils were obtained for the course.
2. A review of what was included in the different areas of consumer education in vocational home economics classes in the schools within the State.
3. An examination and study of the suggestions made by the respondents to the survey.

The summation of the data which dealt with objectives included in the consumer education programs or units of work was based on the three-point (always to never) continuum.

VI. DEVELOPMENT OF THE CURRICULUM GUIDE

The term "curriculum guide" was defined in Chapter I of the present study as it was intended for use. The guide was written with the questionnaire as the basis. The recommendations of vocational home economics teachers were considered in devising the guide. Guides of other states relative to consumer education, and the findings of previous studies which were pertinent to consumer education problems were consulted for the general plan of the curriculum guide.

CHAPTER IV

PRESENTATION OF DATA AND DISCUSSION

I. INTRODUCTION

Offerings in consumer education are continually changed and modified on the basis of logical evidence gained from previous experiences, but few, if any, empirical data have been gathered to systematically account for how much consumer education is offered to the pupils in vocational home economics classes. For the purpose of this chapter the focus is on presentation and discussion of the data collected. The data yielded important factual information about what was taught in vocational home economics classes in the 1968-69 school year relative to consumer education.

In this study responses were obtained from approximately 70 per cent of the 168 vocational home economics teachers in the State. Descriptive data for the distribution of respondents by county, number, and per cent are shown in Appendix D, page 127. It was found that the distribution of responses was wide-spread enough to provide some knowledge about the needs of the consumer education curriculum through the State.

II. HOW VOCATIONAL HOME ECONOMICS WAS AVAILABLE TO PUPILS IN WEST VIRGINIA IN 1968-69

The survey instrument noted four ways by which vocational home economics was made available to youths in West Virginia schools. Respondents checked as many of the choices as were applicable to their school program. Table I, page 44, presents the data on the distribution of choices.

Apparently, the majority of the pupils in vocational home economics classes were enrolled because the pupils chose the course. It is probable that, due to the infrequency of noting "by referral" as a choice, not enough credit was given to referrals. It should be noted that the questionnaire did provide for a distinction between the course being made available "by choice" and "by referral." Some girls who chose the course may have done so because of referral by counselors.

It should also be noted that very few girls major in home economics, and that home economics was required only for girls in grades seven, eight, and nine. Home economics, however, was offered to boys and girls in grades ten, eleven, and twelve. A few of the respondents included some

TABLE I

WAYS IN WHICH HOME ECONOMICS WAS MADE AVAILABLE TO YOUTHS IN VOCATIONAL HOME ECONOMICS PROGRAMS IN WEST VIRGINIA IN 1968-69

Ways Made Available	Responses of Vocational Home Economics Teachers	
	Number	Per Cent
To all youths in the school by choice	16	14
To all girls in the school by choice	81	70
To girls in the school by referral	7	6
Only to girls who major in home economics	2	2
Other*	23	20

*The following responses were included in the Table under "Other":

Required for girls in grades 7, 8, and 9.

Offered to 10th, 11th, and 12th grade boys and girls by choice.

Offered according to age of the pupil.

Included in family living classes for boys and girls.

phases of consumer education in family living classes for boys and girls.

III. HOW CONSUMER EDUCATION WAS INCLUDED IN THE VOCATIONAL HOME ECONOMICS PROGRAMS IN WEST VIRGINIA IN 1968-69

For the present study it was significant to find the way consumer education was included in vocational home economics classes in West Virginia schools, i.e., whether it was offered as a separate course of study; as a special unit of work within a limited period of time; or as a part of the lesson in classes such as foods, clothing, home management, or other subject matter in home economics. Table II, page 46, presents the survey results.

According to Table II consumer education was most frequently made available to pupils through vocational home economics programs in West Virginia as a part of other lessons or as a short unit of work, not as an individual course of study. Apparently, to the respondents' knowledge, very little was included about consumer education in the field of social studies or other courses.

TABLE II

WAYS IN WHICH CONSUMER EDUCATION WAS MADE AVAILABLE TO PUPILS IN VOCATIONAL HOME ECONOMICS PROGRAMS IN WEST VIRGINIA IN 1968-69

Course Channels	Responses	
	Number	Per Cent
As a separate course of study	3	3
As a special unit of work within a limited period of time	43	37
As a part of the lesson in classes such as foods, clothing, home management, etc.	98	84
Other*	1	1

*Other in the table meant social studies.

IV. SURVEY DATA PERTINENT TO THE VALUES AND GOALS OBJECTIVES

Data for content category I on values and goals are presented in Table III on page 48.

Table III shows the degree to which the respondents included objectives pertaining to values and goals in their consumer education curricula. It may be noted that the objective "consider basic needs in relation to wants" was most frequently mentioned as always being included in the curriculum. Three-fourths of the respondents reported that the objective "recognize some need for financial planning before buying" was always included in their program, while approximately two-thirds indicated that they always included the objective to "understand that sound money management is a prerequisite for intelligent consumer behavior" as a part of the curriculum. The objective least frequently mentioned as always being included in the curriculum was "to become familiar with some motives which stimulate consumer buying." Only slightly more than one-third indicated that they always included such an objective, however, nearly two-thirds indicated that they sometimes included the objective.

It became apparent that this area of consumer education was included in the vocational home economics curricula a high percentage of the time. It is possible that the

TABLE III

DEGREE TO WHICH VALUES AND GOALS WERE INCLUDED AS OBJECTIVES IN THE CURRICULUM IN WEST VIRGINIA DURING 1968-69

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No	Per Cent	No	Per Cent	No	Per Cent	No	Per Cent
Examine some wants and needs and establish priorities	65	56	47	41	4	3	0	0
Become familiar with some motives which stimulate consumer buying	42	36	68	59	5	4	1	1
Acquire an appreciation for a need to balance quality, durability, and suitability with monetary costs	69	59	38	33	4	3	5	4
Understand that sound money management is a prerequisite for intelligent consumer behavior	75	65	33	28	3	4	4	3

TABLE III (continued)

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Become cognizant of the fact that objectives and goals may affect a way of life	55	47	52	45	5	4	4	3
Recognize some needs for financial planning before buying	80	69	26	22	2	2	8	7
Consider basic needs in relation to wants	87	75	22	19	3	3	4	3

respondents included values and goals with other phases of their program, and not as a separate unit. Table II on page 46 emphasizes this point. It is believed that the seven objectives included under values and goals would be taught very differently as part of other units of work in comparison with the objectives taught as a separate unit. It also became apparent that answers were probably checked more discriminately as the survey progressed. Quite obviously, the number of indications for _always_ decreased in other areas of consumer education objectives as the indications of _sometimes_ and _never_ increased. It is possible that the respondents became aware that many desirable objectives could not be included in the time allotted to consumer education.

V. SURVEY DATA PERTINENT TO THE GENERAL ADVERTISING OBJECTIVES

The data with regard to the degree of inclusion of specific objectives for general advertisement in consumer education by vocational home economics teachers are presented in Table IV on page 51.

Apparently there is less agreement of respondents of objectives included in the area of general advertising in comparison with the area of values and goals. The responses

TABLE IV

DEGREE TO WHICH GENERAL ADVERTISING WAS INCLUDED AS OBJECTIVES IN THE CURRICULUM IN WEST VIRGINIA DURING 1968-69

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Understand the role of advertising as it affects consumer demands	47	41	59	51	5	4	5	4
Become acquainted with magazines, resource persons, and other sources which help consumers	44	38	59	51	5	4	8	7
Examine mail order promotions	15	13	61	53	33	28	7	6
Cultivate a healthy skepticism about bargains	62	53	44	38	1	1	9	8

TABLE IV (continued)

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Know how to read labels and advertising promotions	84	72	23	20	1	1	8	7
Consider factors influencing decisions before buying goods and services	52	45	50	43	4	3	10	9
Examine some possibilities of deceptive practices	25	22	74	64	9	8	8	7
Examine some criteria for establishing good buymanship characteristics	45	38	59	51	6	5	6	5

were more widely distributed for always, sometimes, and never in all of the eight objectives. The greatest emphasis was on "how to read labels and advertising promotions." Slightly less than three-fourths of the respondents indicated that they always included this objective. Traditionally, in both foods and clothing classes, "label reading" and "labeling" have been studied. This means that the objective in regard to other products and merchandise may or may not have been so well covered. Interestingly, over one-half of the respondents indicated that they included the objective to "cultivate a healthy skepticism about bargains," while less than one-fourth indicated that they included the objective to "examine some possibilities of deceptive practices." It is surprising that one of the objectives was included and the other objective was not included in view of the fact that the two objectives are practically inseparable. Nearly one-third of the respondents indicated that they never included the objective to "examine mail order promotions." This was astonishing because many families in the small towns in West Virginia may do most of their shopping through mail order catalogs.

VI. SURVEY DATA PERTINENT TO THE FOOD BUYING OBJECTIVES

The third content category, "Food Buying," shown in Table V, page 55, contains fifteen objectives. The Table gives insight into what was taught in foods classes in vocational home economics in West Virginia.

The number of respondents who always included an objective is noticeably greater in the areas where objectives could be taught as a part of the food preparation unit. This became apparent when over two-thirds of the respondents indicated that they always included the objective to "examine food labels for grade and content." It is probably that food buying was taught as much as possible as a part of the traditional course work. The teaching of food buying with other food units often causes some of the other listed objectives to be omitted. For instance, the comparison of market forms may be infrequently included in the lesson plans when taught as a part of the food preparation unit. The last three objectives in Table V, evidently, were not included to any great extent in the curriculum possibly because of the same reason. Probably the food buying area should be taught in part as a separate unit if all the listed objectives are to be included. It was concluded that respondents were in agreement about the significance of always including the objective about preparing low cost foods in their program

TABLE V

DEGREE TO WHICH FOOD BUYING WAS INCLUDED AS OBJECTIVES IN THE CURRICULUM IN WEST VIRGINIA DURING 1968-69

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Compare costs of different food items	77	66	33	28	1	1	5	4
Compare quality and nutritive value of food items	76	66	29	25	4	3	7	6
Examine quantity purchases for cost per serving	35	30	63	54	10	9	8	7
Examine market forms for cost and quality	38	33	62	53	10	9	6	5
Compare canned food buys with other market forms	54	47	53	46	3	3	6	5
Compare frozen food buys with other market forms	49	42	51	44	6	5	10	9

TABLE V (continued)

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Compare fresh food buys with other market forms	47	41	53	46	3	3	13	11
Compare pre-prepared food buys with other market forms	55	47	50	43	3	3	8	7
Compare dehydrated food buys with other market forms	23	20	66	57	22	19	5	4
Include preparation of low cost foods	75	65	32	28	5	4	4	3
Study food grades	62	53	44	38	5	4	5	4
Examine food labels for grade and content	79	68	28	24	4	3	5	4

TABLE V (continued)

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Gain practical experience in the market place	19	16	59	51	33	28	5	4
Compare super market and neighborhood store buying	28	24	58	50	26	22	4	3
Become acquainted with unbiased sources of information about food buys	22	19	74	64	14	12	6	5

VII. SURVEY DATA PERTINENT TO THE CLOTHES BUYING OBJECTIVES

Table VI, page 59, clearly indicates the objectives included and the ones which were not included in the clothing area of the vocational home economics curriculum. As discussed in the section about food buying on page 53, clothes buying was apparently taught as a part of the clothing construction unit; therefore, emphasis was not on the buying of clothes. It may be noted that the greatest frequency of respondents who always included a specific objective in their consumer education unit was found for the objective to "read labels for fabric content." A similar objective was frequently included in the area of food buying; for example, the objective to "examine food labels for grade and content." It is possible that this objective was included in a unit on clothing construction. The objective least frequently mentioned as always being included in the curriculum was to "plan a wardrobe for family members." Only 3 per cent indicated that they always included such an objective. Also apparent, very little was done in planning a personal wardrobe. A comparatively high frequency of never responses was given for the last four objectives which were planning a wardrobe for family

TABLE VI

DEGREE TO WHICH CLOTHES BUYING WAS INCLUDED AS OBJECTIVES IN THE CURRICULUM IN WEST VIRGINIA DURING 1968-69

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Become familiar with different fabrics	77	66	30	26	2	2	7	6
Evaluate clothing for workmanship	72	62	32	28	2	2	10	9
Provide clothing inventory experience	41	35	56	48	10	9	9	8
Read labels for fabric care	94	81	12	10	1	1	9	8
Read labels for fabric content	88	76	18	16	1	1	9	8
Compare seasonal prices with out-of-season prices for the same article of clothing	31	27	55	47	21	18	9	8

TABLE VI (continued)

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Plan a personal wardrobe	30	26	65	56	10	9	11	9
Plan a wardrobe for family members	4	3	40	34	61	53	11	9
Gain practical experience in buying clothing articles	9	8	57	49	40	34	10	9
Investigate "beginning style" prices	8	7	44	38	47	41	17	15
Become acquainted with unbiased sources of information about clothes buys	23	20	65	56	19	16	9	8

members, gaining practical experience in buying clothes, investigating "beginning style" prices, and becoming acquainted with unbiased sources of information about clothes buys. Over one-tenth omitted an answer for the objective to "investigate 'beginning style' prices" and questioned the phraseology.

Probably the area of clothes buying should be taught in part as a separate unit if all the listed objectives are to be included.

VIII. SURVEY DATA PERTINENT TO THE LARGE AND SMALL APPLIANCE BUYING OBJECTIVES

Table VII on page 62 indicates that the entire area of large and small appliance buying was included much less frequently in the vocational home economics curriculum than were the previously discussed areas. There are four possible explanations for this finding: (1) it may have been that these objectives were least likely to be found in units for food preparation and clothing construction; (2) it may have been that the respondents answered more discriminately as they continued on in the survey; (3) it might have been that vocational home economics teachers did not include appliance buying, especially large appliance buying, because generally those pieces of equipment are lent

TABLE VII

DEGREE TO WHICH LARGE AND SMALL APPLIANCE BUYING WERE INCLUDED AS OBJECTIVES IN THE CURRICULUM IN WEST VIRGINIA DURING 1968-69

Objectives	Degree to Which Objectives Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Examine personal criteria for large appliance needs	28	24	56	48	22	19	10	9
Examine personal criteria for small appliance needs	32	28	59	51	16	14	9	8
Consider financial ability for buying large and small appliances	36	31	49	42	19	16	12	10
Compare prices at discount stores, in catalogs, and business places in the community	27	23	52	45	25	22	12	10
Compare prices at different times of the year for the same appliance	11	9	45	39	49	42	11	9

TABLE VII (continued)

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Become acquainted with unbiased sources of information about appliance buys	22	19	60	52	22	19	12	10
Examine the usefulness of the appliance in terms of service	48	41	44	38	14	12	10	9
Examine the advantages and disadvantages of buying "stripped down" models as well as "deluxe" models of ranges, refrigerators, and washing machines	31	27	45	39	31	27	9	8

to the department by local utility companies; and/or (4) teachers may not feel themselves prepared to teach this area.

It may be noted that none of the objectives in the area of large and small appliance buying were included to any great extent always. The inclusion of the objective to "examine the usefulness of the appliance in terms of service" may have occurred slightly more often because the opportunity to examine usefulness exists when laboratory equipment does not work.

IX. SURVEY DATA PERTINENT TO THE CREDIT BUYING OBJECTIVES

Data for the degree of inclusion of credit buying objectives are presented in Table VIII on page 65.

A look at Table VIII reveals that these listed objectives are included in vocational home economics classes to a larger extent than were objectives dealing with large and small appliance buying. The inclusion of credit buying in the vocational home economics program does not, however, compare with the frequency of inclusion of objectives reported in Tables III, IV, V, and VI. None of the objectives for credit buying were included always with the comparatively high frequencies of some of the objectives in

TABLE VIII

DEGREE TO WHICH CREDIT BUYING WAS INCLUDED AS OBJECTIVES IN THE CURRICULUM IN WEST VIRGINIA DURING 1968-69

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Become familiar with the uses and dangers of credit	65	56	36	31	10	9	5	4
Become acquainted with the sources of credit	61	53	40	34	9	8	6	5
Determine the cost of borrowing	51	44	47	41	12	10	6	5
Estimate a reasonable amount of credit buying	34	29	54	47	21	18	7	6
Become familiar with different types of credit instruments	42	36	44	38	21	18	9	8

TABLE VIII (continued)

Objectives	Degree to Which Objectives Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Become familiar with different terms of credit (e.g., 30 day note, 30-60-90 day charge, revolving charge account, etc.)	49	42	46	40	15	13	6	5
Understand that the wise use of credit stimulates the manufacture of goods and raises the general level of living	30	26	58	50	22	19	6	5
Become acquainted with unbiased sources of information about credit buying	34	29	52	45	22	19	8	7

the above mentioned tables. Most frequently included in the vocational home economics programs were the objectives to "become familiar with the uses and dangers of credit," and to "become familiar with the sources of credit." Slightly more than one-half of the respondents indicated that they always include those objectives in their curriculum. It was noticeable that the inclusion of the objective to "become acquainted with the sources of credit," in the curriculum, was much more frequent than the objective to "estimate a reasonable amount of credit." The two objectives seem related. Least frequently noted as always included in the curriculum was the objective to "understand that the wise use of credit stimulates the manufacture of goods and raises the general level of living."

It is believed that vocational home economics teachers should emphasize more often the objectives dealing with credit buying and add to the knowledge the inference that wise credit buying is not "bad."

X. SURVEY DATA PERTINENT TO THE INSURANCE BUYING OBJECTIVES

Data summarized in Table IX, page 68, indicates that insurance buying objectives were infrequently included in the vocational home economics program.

TABLE IX

DEGREE TO WHICH INSURANCE BUYING WAS INCLUDED AS OBJECTIVES IN THE CURRICULUM IN WEST VIRGINIA DURING 1968-69

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Become acquainted with different kinds of insurances	35	30	42	36	29	25	10	9
Consider some factors which help determine the type of insurance a family needs	29	25	50	43	27	23	10	9
Consider some factors which help determine the amount of insurance a family needs	23	20	52	45	31	27	10	9
Become acquainted with unbiased sources of information about insurance buying	16	14	51	44	39	34	10	9

Insurance buying, presented in Table IX on page 68, apparently contained fewer always and more nevers than any of the other areas. This indicates that very little was taught about insurance buying. It is possible that this explains the general belief that many young persons buy insurance indiscriminately with limited knowledge of (1) the different kinds of insurances available; (2) the types of insurance needed by a person or a family; and (3) the least amount of insurance needed by a person or a family. It may be noted that insurance buying was excluded from the vocational home program more often than it was included. Apparently none of the objectives in the area were frequently taught.

XI. SURVEY DATA PERTINENT TO THE AUTOMOBILE BUYING OBJECTIVES

Table X on page 70 reveals that more than one-half the respondents never included any of the objectives listed under automobile buying. Over one-tenth of the respondents omitted an answer for at least one of the objectives in this section. Some wrote in the margin of the questionnaire that this area belonged in the business curriculum. Review of the literature revealed that many girls are now driving and own more automobiles; therefore, the objectives included

TABLE X

DEGREE TO WHICH AUTOMOBILE BUYING WAS INCLUDED AS OBJECTIVES IN THE CURRICULUM IN WEST VIRGINIA DURING 1968-69

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Become acquainted with different kinds of automobile insurance	14	12	28	24	63	54	11	9
Examine the advantages and disadvantages of owning an automobile	14	12	33	28	58	50	11	9
Understand the cost of financing, operating, and maintaining an automobile	13	11	35	30	57	49	11	9
Consider some values to look for in buying a used automobile	7	6	29	25	68	59	12	10
Become acquainted with unbiased sources of information about automobile buys	10	9	24	21	67	58	14	13

in this area were considered necessary for girls since some of them may never enter a business class.

XII. SURVEY DATA PERTINENT TO THE SAVINGS OBJECTIVES

In regard to the teaching of savings objectives little was frequently done in vocational home economics classes. This is apparent in Table XI on page 72. The objective "consider advantages and disadvantages of saving for wants and needs" was listed as always included with slightly more frequency than the other two objectives.

XIII. SURVEY DATA PERTINENT TO THE MONEY MANAGEMENT OBJECTIVES

Data for the degree of inclusion of money management objectives are presented in Table XII on page 73.

It appeared that the objective about budgeting was always included most frequently in the curriculum. The objective to "become acquainted with method of filling out income tax forms" was never included in the vocational home economics curriculum by about two-thirds of the respondents. Apparently, little or nothing was included about the other three objectives: "become cognizant of available services in the community which aid consumers"; "consider the use of

TABLE XI

DEGREE TO WHICH SAVINGS WAS INCLUDED AS OBJECTIVES IN THE CURRICULUM IN WEST VIRGINIA DURING 1968-69

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Become acquainted with different types of savings accounts	43	37	43	37	23	20	7	6
Become familiar with financial institutions which provide savings accounts in the community	34	29	47	41	27	23	8	7
Consider advantages and disadvantages of saving for wants and needs	48	41	46	40	16	14	6	5

TABLE XII

DEGREE TO WHICH MONEY MANAGEMENT WAS INCLUDED AS OBJECTIVES IN THE CURRICULUM IN WEST VIRGINIA DURING 1968-69

Objectives	Degree to Which Objective Was Included							
	Always		Sometimes		Never		Answer Omitted	
	No.	Per Cent	No.	Per Cent	No.	Per Cent	No.	Per Cent
Become acquainted with method of filling out income tax forms	6	5	25	22	77	66	8	7
Become cognizant of available services in the community which aid consumers	10	9	65	56	34	29	7	6
Understand that budgeting is an individualized plan for spending	74	64	27	23	8	7	7	6
Consider the use of checking accounts for budgeting and record keeping	55	47	39	34	16	14	6	5
Become acquainted with different types of checking accounts	38	33	41	35	29	25	8	7

checking accounts for budgeting and record keeping"; and "become acquainted with different types of checking accounts."

XIV. SUGGESTED AMOUNT OF TIME FOR CONSUMER EDUCATION

During the survey vocational home economics teachers were asked to suggest a time allowance for grades nine, ten, eleven, and twelve which would be suitable for consumer education. Table XIII on page 75 reveals that information.

Apparently most of the respondents suggested a six week period for the eleventh and twelfth grades. A surprisingly high frequency of suggestions were noted for a one week period for teaching consumer education in the ninth grade. It was incredible to find that over two-thirds of the respondents thought that any phase of consumer education could be taught in any grade level in a one week time period. More of the respondents indicated a preference for longer time periods, such as twelve to eighteen weeks, for the twelfth grade.

XV. SUGGESTIONS FOR WAYS TO IMPROVE CONSUMER EDUCATION

Respondents noted some suggestions for improving the consumer education program. Some of the suggestions from

TABLE XIII

AMOUNT OF TIME FOR CONSUMER EDUCATION SUGGESTED BY VOCATIONAL HOME ECONOMICS TEACHERS FOR GRADES NINE, TEN, ELEVEN, AND TWELVE

Period of Time	9th	10th	11th	12th
One Week	70	44	15	5
Two Weeks	2	4	2	0
Three Weeks	4	8	3	3
Four Weeks	1	3	3	1
Six Weeks	14	39	59	48
Twelve Weeks	0	2	5	23
Eighteen Weeks	1	1	4	15
Non-Responses	24	15	25	21
Total	116	116	116	116

several respondents were identical, while others were similar to objectives listed in the questionnaire. It may be noted that food buying and clothes buying were most frequently mentioned by respondents as areas to improve. The suggestions which were different and pertinent to pupil and teacher needs are listed under specific title headings in this section of the study. All suggestions for ways to improve adult education were omitted.

Pupil needs in the community. Pupil needs in the community as noted by respondents are presented in the following list:

1. Better facilities for practical work.
2. Knowledge of kinds of care needed for large and small appliances.
3. Better communication between business man and consumer.
4. Experience of spending money.
5. Knowledge of budgeting and quality shopping after planning.
6. Resources and materials.
7. Competent consumer education teachers.
8. Knowledge about services available for repair of appliances, especially large appliances.
9. Transportation for field trips.
10. Experience in making decisions.
11. Knowledge about financing marriage.

12. Concepts of money management.
13. Motivation for consumer education.
14. Knowledge about discount and retail stores.
15. Ability to evaluate products for quality.

Vocational home economics teaching needs. Vocational home economics teacher needs as noted by respondents are presented in the following list:

1. Time to gather resources and materials.
2. Teacher re-education.
3. Access to resources.

XVI. INADEQUACIES IN TEACHING CONSUMER EDUCATION

Respondents were asked to list some inadequacies in teaching consumer education which existed in their particular program. The following list presents the inadequacies indicated by respondents:

1. Not enough interestingly prepared resource materials and visual aids.
2. Instructions not geared to pupil's level.
3. Uninteresting lessons for pupils.
4. Inadequate teacher preparation in the area of professional subject matter education.
5. Limited practical application.
6. Limited time for practical application.

7. Lack of interest by teachers.

8. Use of out-dated materials, especially on taxation, budgeting, rate of interest, and credit.

9. Lack of funds to provide practical laboratory.

10. Not enough available resources and unbiased resource persons on appliances, furnishings, foods, credit, etc.

11. Unprepared teachers.

12. Too little contact with parents and/or family members.

13. Inadequate stores for comparative shopping.

14. Most published materials inadequate for needs of the pupils.

15. Student apathy.

16. Insufficient textbook material.

17. Inadequate films and filmstrips.

18. Inadequate teaching practices.

19. Lack of experience on the part of teachers.

20. Insufficient unit planning.

XVII. HOW VOCATIONAL HOME ECONOMICS TEACHERS REACHED STUDENTS NOT ENROLLED IN THE PROBLEM

When respondents were asked to list ways by which they reached pupils who were not enrolled in the vocational home economics programs, eighteen respondents omitted the question. Eighty-four of one hundred sixteen respondents indicated that they did not reach pupils who were not enrolled in their program. Less than 6 per cent of the respondents indicated that they reached pupils who were not under their supervision. They reached pupils through assembly programs, bulletin board displays, and personal conversation.

XVIII. OTHER DEPARTMENTS WHICH INCLUDED CONSUMER EDUCATION IN THE CURRICULUM

Respondents were asked to list other departments in the school which included consumer education in the curriculum. Social studies and business education were the most frequently noted departments.

XIX. ADDITIONAL SUBJECT MATTER AREAS TO BE INCLUDED IN CONSUMER EDUCATION

Respondents were asked to list other subject matter areas which should be included in the consumer education program. Of one hundred sixteen respondents, fifty-four did not respond. Thirty-seven of the respondents indicated that additions were not needed as the areas were covered sufficiently. The most frequently mentioned addition was furniture buying. As a result furniture buying was added to the curriculum guide which is presented in Chapter V of the present study.

XX. METHODS TO TEACH CONSUMER EDUCATION

Respondents were asked to suggest methods which might be used to best teach consumer education and meet the basic needs of the pupils in their community. Forty-one of the respondents did not answer. The most frequently mentioned methods were field trips, comparison shopping, practical experience, and use of resource persons.

XXI. OTHER SUGGESTIONS

Responses in this section of the survey were of such infrequencies that the entire section was omitted in this presentation of data.

CHAPTER V

CURRICULUM GUIDE FOR CONSUMER EDUCATION

I. INTRODUCTION

Much evidence has been brought to light which indicates that many consumer education units or programs have not focused on life as it is really lived. The present guide is not entirely new. It is, however, an effort to group objectives to help vocational home economics teachers cope realistically with some ways in which consumer education may be redirected and/or expanded to meet the needs of pupils.

II. AREAS COVERED

The areas covered by the present curriculum guide are (1) values and goals; (2) general advertising; (3) food buying; (4) clothes buying; (5) small and large appliance buying; (6) credit buying; (7) insurance buying; (8) automobile buying; (9) furniture buying; (10) savings; and (11) money management. Each area is divided into specific objectives. Resources are listed for each of the areas. Suggestions for experiences are not included since the study was intended to cover content only.

III. TIME ALLOWANCES FOR AREAS COVERED

It is proposed that consumer education be incorporated into the vocational home economics curriculum as a separate course which will be taught for eighteen weeks. It is further recommended that the following time allowances be observed in each of the areas listed:

Values and Goals	Two Weeks
General Advertising	Two Weeks
Food Buying	Two Weeks
Clothes Buying	Two Weeks
Large and Small Appliance Buying	Two Weeks
Credit Buying	Two Weeks
Insurance Buying	One Week
Furniture Buying	One Week
Automobile Buying	One Week
Savings	One Week
Money Management	One Week
Practical Review and Evaluation	Two Weeks
Total	Eighteen Weeks

As an alternative to the semester course, it is recommended that each objective in the different consumer education areas be included in the plans of the teacher in basic studies already in use.

This guide is designed primarily to assist vocational home economics teachers in selecting objectives for teaching consumer education in specific areas. The objectives are stated so that teachers may be original in the way in which they adapt the material to pupil needs. The study areas are arranged to afford some progressive and integrated learning. The ultimate goal of the guide is to state objectives and provide sources for obtaining resource materials. A search through recent literature revealed the selected areas as the most frequently discussed areas in articles which dealt with consumer education. Some of the evidence was presented in Chapter II of the present study--the review of the literature section. Objectives believed to be significant which were not included in the original plan were suggested by consultants and accepted by the investigator. The objectives in each of the areas are arranged in an order to present some continuity.

CONSUMER EDUCATION AREAS AND OBJECTIVES

AREAS	OBJECTIVES
Values and Goals	Examine some wants and needs, and establish priorities.
	Become familiar with some motives which stimulate consumer buying.

AREAS	OBJECTIVES
	Acquire an appreciation for a need to balance quality, durability, and suitability with monetary costs.
	Understand that sound money management is a prerequisite for intelligent consumer behavior.
	Become cognizant of the fact that objectives and goals may affect a way of life.
	Recognize some needs for financial planning before buying.
	Consider basic needs in relations to wants.
General Advertising	Understand the role of advertising as it affects consumer demands.
	Become acquainted with magazines, resource persons, and other sources which help consumers.
	Examine mail order promotions.
	Cultivate a healthy skepticism about bargains.
	Know how to read labels and advertising promotions.
	Consider factors influencing decisions before buying goods and services.
	Examine some possibilities of deceptive practices.

AREAS	OBJECTIVES
	Examine some criteria for establishing good buymanship characteristics.
Food Buying	Compare costs of different food items.
	Compare quality and nutritive value of food items.
	Examine quantity purchases for cost per serving.
	Examine market forms for cost and quality.
	Compare canned food buys with other market forms.
	Compare frozen food buys with other market forms.
	Compare fresh food buys with other market forms.
	Compare pre-prepared food buys with other market forms.
	Compare dehydrated food buys with other market forms.
	Include preparation of low cost foods.
	Study food grades.
	Examine food labels for grade and content.
	Gain practical experience in the market place.
	Compare supermarket and neighborhood store buying.

AREAS	OBJECTIVES
	Become acquainted with unbiased sources of information about food buys.
Clothes Buying	Become familiar with different fabrics.
	Evaluate clothing for workmanship.
	Provide clothing inventory experiences.
	Read labels for fabric care.
	Read labels for fabric content.
	Compare seasonal prices with out-of-season prices for the same article of clothing.
	Plan a personal wardrobe.
	Plan a wardrobe for family members.
	Gain practical experience in buying clothing articles.
	Investigate "beginning style" prices.
	Become acquainted with unbiased sources of information about clothes buys.
Large and Small Appliance Buying	Examine personal criteria for large appliance needs.
	Examine personal criteria for small appliance needs.
	Consider financial ability for buying large and small appliances.

AREAS	OBJECTIVES
	Compare prices at discount stores, in catalogs, and business places in the community.
	Compare prices at different times of the year for the same appliance.
	Become acquainted with unbiased sources of information about appliance buys.
	Examine the usefulness of the appliance in terms of service.
	Examine the advantages and disadvantages of buying "stripped down" models as well as "deluxe" models of ranges, refrigerators, and washing machines.
Credit Buying	Become familiar with the uses and dangers of credit.
	Become acquainted with the sources of credit.
	Determine the cost of borrowing.
	Estimate a reasonable amount of credit buying.
	Become familiar with different types of credit instruments.
	Become familiar with various terms of payment for credit (e.g., 30-day note, 30-60-90 day charge, revolving charge account, etc.).

AREAS	OBJECTIVES
	Understand that the wise use of credit stimulates the manufacture of goods and raises the general level of living.
	Become acquainted with unbiased sources of information about credit buying.
Insurance Buying	Become acquainted with different kinds of insurances.
	Consider some factors which help to determine the type of insurance a family needs.
	Become acquainted with unbiased sources of information about insurance buying.
Furniture Buying	Determine basic furniture needs for beginning housekeeping.
	Examine personal criteria for basic furniture needs.
	Consider financial ability for buying basic pieces of furniture.
	Consider credit terms for buying basic pieces of furniture.
	Examine furniture facts about different types of furniture.
Automobile Buying	Become acquainted with different kinds of automobile insurance.

AREAS	OBJECTIVES
	Examine the advantages and disadvantages of owning an automobile.
	Understand the cost of financing, operating, and maintaining an automobile.
	Consider some values to look for in buying a used automobile.
	Become acquainted with unbiased sources of information about automobile buys.
Savings	Become acquainted with different types of savings accounts.
	Become familiar with financial institutes which provide savings accounts in the community.
	Consider advantages and disadvantages of saving for wants and needs.
Money Management	Become acquainted with method of filling out income tax forms.
	Become cognizant of available services in the community which aid consumers.
	Understand that budgeting is an individualized plan for spending.
	Consider the use of checking accounts for budgeting and record keeping.
	Become acquainted with different types of checking accounts.

IV. RESOURCES FOR AREAS COVERED

The purpose of this section is to list some resources which may be used in each of the areas in this guide. Two books were consulted to obtain resource materials.[1,2]

Teaching Aids and Materials for Values and Goals Objectives

(Books and Pamphlets)

Carpenter, E. M., A. J. Petrillo, and P. B. Wass. The Search for Economic Security. Institute of Life Insurance, 61 Broadway, New York, New York 10006. 1966. 64 pp.

Wooing the "Dimply, Pimply." Education Service Bureau, Consumers Union, 256 Washington Street, Mt. Vernon, New York 10550.

How to Furnish a First Home. (Explains values and goals). J. C. Penney Company, Inc. Education Relations, 1301 Avenue of the Americas, New York, New York 10019. (Packet). n.d.

(Films and Filmstrips)

"Dollars for Security." Institute of Life Insurance, 61 Broadway, New York, New York 10006. 1961

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[1] Free and Inexpensive Materials for Teaching Family Finance, National Committee for Education in Family Finance, 1968.

[2] Consumer Education Bibliography, prepared for the President's Committee on Consumer Interest (Washington, D.C.: Government Printing Office, 1969).

"Big City--U.S.A." Eye Gate House, Inc., Jamaica, New York. (Set of 9 color filmstrips and teacher's manual). n.d.

"Your Money's Worth in Shopping." Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, Illinois 60601. (63 frames--filmstrip). n.d.

Teaching Aids and Materials for Advertising Objectives

(Books and Pamphlets)

Too Good to be True. Consumer Education Division of the Association of Better Business Bureaus, Inc., 122 E. 42nd Street, New York, New York 10017. 1962. 6 pp.

Trading Stamps and Their Impact on Food Prices, A 1.82:295, Department of Agriculture. Superintendent of Documents, Government Printing Office, Washington, D. C. 20402. n.d. 42 pp.

(Films)

"Too Good to be True." Better Business Bureau, 112 East 10th Street, Kansas City, Missouri 66504. 1962. (Color)

(Transparency)

Consumer Protection Sources. Printed originals. Catalog No. 4284. 3M Company, Visual Products Division. n.d.

Teaching Aids and Materials for Food Buying Objectives

(Books and Pamphlets)

Biesdorf, Heinz B. and Mary Ellen Burris. *Be a Better Shopper: Buying in Supermarkets*. Mailing Room, Building 7, Research Park, Cornell University, Ithaca, New York 14850. 1968. 42 pp.

Harris, Jessie W. and Elizabeth Speer. *Everyday Foods*. Boston, Massachusetts: Houghton Mifflin Company. 1954.

Fair Packaging and Labeling. Commerce Clearing House, Inc., 4025 W. Peterson Avenue, Chicago, Illinois 60646. 1967. 126 pp.

Better Buymanship: Foods. CO-ED Better Buymanship Books, 904 Sylvan Avenue, Englewood Cliffs, New Jersey 07632. 1967, 64 pp.

Bendick, Jeanne, *The First Book of Supermarkets*. New York: Franklin Watts Company. 1954. 40 pp.

Food for the Young Couple. Superintendent of Documents, Government Printing Office, Washington, D. C. 20402. 1967. 16 pp.

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CHAPTER VI

SUMMARY AND RECOMMENDATIONS

I. SUMMARY

The purpose of this study was to develop a curriculum guide for teaching consumer education in vocational home economics classes based on the results of a survey carried on among vocational home economics teachers in West Virginia.

In order to carry out the purpose of this study, it was necessary to survey the vocational home economics teachers in the State to:

1. Determine the degree to which specific areas were covered by vocational home economics teachers who included consumer education in the curriculum, and the areas in which they concentrated their efforts.
2. Obtain suggestions from vocational home economics teachers for ways to improve consumer education in the classroom.
3. Use the processed data from the survey, and pertinent literature, to develop a curriculum guide for West Virginia.

The total population of one hundred sixty-eight vocational home economics teachers was surveyed. Of that number one hundred sixteen persons responded. The responses were tabulated by computer and manually, and later analyzed. The data obtained ascertained objectives which were included in the vocational home economics program relative to consumer education.

The following objectives were most frequently included in the specified subject matter areas:

AREAS	OBJECTIVES
Values and Goals	Consider basic needs in relation to wants
	Recognize some needs for financial planning before buying
	Understand that sound money management is a prerequisite for intelligent consumer behavior
General Advertising	Know how to read labels and advertising promotions
Food Buying	Examine food labels for grade and content
	Compare costs of different food items
	Compare quality and nutritive value of food items
	Include preparation of low cost foods
Clothes Buying	Read labels for fabric care
	Read labels for fabric content
	Become familiar with different fabrics
	Evaluate clothing for workmanship

AREAS	OBJECTIVES
Large and Small Appliance Buying	----------
Credit Buying	----------
Insurance Buying	----------
Automobile Buying	----------
Savings	----------
Money Management	Understand that budgeting is an individualized plan for spending

The following objectives were most frequently never included in the specified subject matter areas:

AREAS	OBJECTIVES
Values and Goals	----------
General Advertising	Examine mail order promotions
Food Buying	Gain practical experience in the market place
	Compare supermarket and neighborhood store buying
	Compare dehydrated food buys with other market forms
	Become acquainted with unbiased sources of information about food buys
Clothes Buying	Plan a wardrobe for family members
	Investigate "beginning style" prices

AREAS	OBJECTIVES
	Gain practical experience in buying clothing articles
	Compare seasonal prices with out-of-season prices for the same article of clothing
	Become acquainted with unbiased sources of information about clothes buys
Large and Small Appliance Buying	Compare prices at different times of the year for the same appliance
	Examine the advantages and disadvantages of buying "stripped down" models as well as "deluxe" models of ranges, refrigerators, and washing machines
	Compare prices at discount stores, in catalogs, and business places in the community
	Examine personal criteria for large appliance needs
	Become acquainted with unbiased sources of information about appliance buys
	Consider financial ability for buying large and small appliances
	Examine personal criteria for small appliance needs
	Examine the usefulness of the appliance in terms of service

AREAS	OBJECTIVES
Credit Buying	Understand that the wise use of credit stimulates the manufacture of goods and raises the general level of living
	Become acquainted with unbiased sources of information about credit buying
	Estimate a reasonable amount of credit buying
	Become familiar with different types of credit instruments
	Become familiar with different terms of credit (i.e., 30 day note, 30-60-90 day charge, revolving charge account, etc.)
	Determine the cost of borrowing
Insurance Buying	Become acquainted with unbiased sources of information about insurance buying
	Consider some factors which help determine the amount of insurance a family needs
	Become acquainted with different kinds of insurances
	Consider some factors which help determine the type of insurance a family needs
Automobile Buying	Consider some values to look for in buying a used automobile

AREAS	OBJECTIVES
	Become acquainted with unbiased sources of information about automobile buys
	Become acquainted with different kinds of automobile insurance
	Examine the advantages and disadvantages of owning an automobile
	Understand the cost of financing, operating, and maintaining an automobile
Savings	Become familiar with financial institutions which provide savings accounts in the community
	Become acquainted with different types of savings accounts
	Consider advantages and disadvantages of saving for wants and needs
Money Management	Become acquainted with method of filling out income tax forms
	Become cognizant of available services in the community which aid consumers
	Become acquainted with different types of checking accounts
	Consider the use of checking accounts for budgeting and record keeping

The most important findings of the study are as follows:

1. Most vocational home economics teachers in West Virginia did not include consumer education in their program as a separate unit or course.
2. Most vocational home economics teachers in West Virginia were interested in developing the consumer education curriculum.
3. A curriculum guide is needed to indicate subject matter to be taught in consumer education.

II. RECOMMENDATIONS

As a result of this study, it was recommended that:

1. Plans be made for workshop for vocational home economics teachers to study the outcome of the survey and the curriculum guide.
2. Further research be carried out in West Virginia to determine pupil needs in different locations of the State.
3. A curriculum be designed using the guide as a basis.
4. After curriculum is developed, the program should be evaluated.

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APPENDICES

③

APPENDIX A

SAMPLE OF QUESTIONNAIRE USED IN THE STUDY

COUNTY IN WHICH YOU TEACH________________ NO NAME PLEASE

TEACHER QUESTIONNAIRE

PART I: Please place a check in the blank beside the statement which best describes your consumer education program or unit of work in the school. Check as many as are applicable.

1. Vocational home economics in this school is made available

_____ to all youths in the school by choice.
_____ to all girls in the school by choice.
_____ to girls in the school by referral.
_____ only to girls who major in home economics.
_____ other (specify) ______________________________

2. Consumer education in this school is taught

_____ to vocational home economics pupils as a separate course of study.
_____ to vocational home economics pupils as a special unit of work within a limited period of time.
_____ to vocational home economics pupils as a part of the lesson in classes such as foods, clothing, home management, etc.

PART II: In this section please respond to each of the phrases by putting a circle around the letter A, S, or N. Answer all questions, PLEASE.

For each of the objectives below, please indicate whether they are included in your home economics curriculum either in a separate unit or on consumer education or as a part of other units.

KEY: A - always include
S - sometimes include
N - never include

PRACTICAL VALUES AND GOALS

A S N 1. Examine some wants and needs, and establish priorities.
A S N 2. Become familiar with some motives which stimulate consumer buying.
A S N 3. Acquire an appreciation for a need to balance quality, durability, and suitability with monetary costs.
A S N 4. Understand that sound money management is a prerequisite for intelligent consumer behavior.
A S N 5. Become cognizant of the fact that objectives and goals may affect a way of life.
A S N 6. Recognize some needs for financial planning before buying.
A S N 7. Consider basic needs in relations to wants.

GENERAL ADVERTISING

A S N 8. Understand the role of advertising as it affects consumer demands.
A S N 9. Become acquainted with magazines, resource persons, and other sources which help consumers.
A S N 10. Examine mail order promotions.
A S N 11. Cultivate a healthy skepticism about bargains.
A S N 12. Know how to read labels and advertising promotions.
A S N 13. Consider factors influencing decisions before buying goods and services.
A S N 14. Examine some possibilities of deceptive practices.
A S N 15. Examine some criteria for establishing good buymanship characteristics.

FOOD BUYING

A S N 16. Compare costs of different food items.
A S N 17. Compare quality and nutritive value.

A S N 18. Examine quantity purchases for cost per serving.
A S N 19. Examine market forms for cost and quality.
A S N 20. Compare canned food buys with other market forms.
A S N 21. Compare frozen food buys with other market forms.
A S N 22. Compare fresh food buys with other market forms.
A S N 23. Compare pre-prepared food buys with other market forms.
A S N 24. Compare dehydrated food buys with other market forms.
A S N 25. Include preparation of low cost foods.
A S N 26. Study food grades.
A S N 27. Examine food labels for grade and content.
A S N 28. Gain practical experience in the market place.
A S N 29. Compare super market and neighborhood store buying.
A S N 30. Become acquainted with unbiased sources of information about food buys.

CLOTHES BUYING

A S N 31. Become familiar with different fabrics.
A S N 32. Evaluate clothing for workmanship.
A S N 33. Provide clothing inventory experiences.
A S N 34. Read labels for fabric care.
A S N 35. Read labels for fabric content.
A S N 36. Compare seasonal prices with out-of-season prices for the same article of clothing.
A S N 37. Plan a personal wardrobe.
A S N 38. Plan a wardrobe for family members.
A S N 39. Gain practical experience in buying clothing articles.
A S N 40. Investigate "beginning style" prices.
A S N 41. Become acquainted with unbiased sources of information about clothes buys.

LARGE AND SMALL APPLIANCE BUYING

A S N 42. Examine personal criteria for large appliance needs.
A S N 43. Examine personal criteria for small appliance needs.

A S N 44. Consider financial ability for buying large and small appliances.

A S N 45. Compare prices at discount stores, in catalogs, and business places in the community.

A S N 46. Compare prices at different times of the year for the same appliance.

A S N 47. Become acquainted with unbiased sources of information about appliance buys.

A S N 48. Examine the usefulness of the appliance in terms of service.

A S N 49. Examine the advantages and disadvantages of buying "stripped down" models as well as "deluxe" models of ranges, refrigerators, and washing machines.

CREDIT BUYING

A S N 50. Become familiar with the uses and dangers of credit.

A S N 51. Become acquainted with the sources of credit.

A S N 52. Determine the cost of borrowing.

A S N 53. Estimate a reasonable amount of credit buying.

A S N 54. Become familiar with different types of credit instruments.

A S N 55. Become familiar with different terms of payment for credit (e.g., 30-day note, 30-60-90 day charge, revolving charge account, etc.).

A S N 56. Understand that the wise use of credit stimulates the manufacture of goods and raises the general level of living.

A S N 57. Become acquainted with unbiased sources of information about credit buying.

INSURANCE BUYING

A S N 58. Become acquainted with different kinds of insurances.

A S N 59. Consider some factors which help determine the type of insurance a family needs.

A S N 60. Consider some factors which help determine the amount of insurance a family needs.

A S N 61. Become acquainted with unbiased sources of information about insurance buying.

AUTOMOBILE BUYING

A S N 62. Become acquainted with different kinds of automobile insurance.
A S N 63. Examine the advantages and disadvantages of owning an automobile.
A S N 64. Understand the cost of financing, operating, and maintaining an automobile.
A S N 65. Consider some values to look for in buying a used automobile.
A S N 66. Become acquainted with unbiased sources of information about automobile buys.

SAVINGS

A S N 67. Become acquainted with different types of savings accounts.
A S N 68. Become familiar with financial institutions which provide savings accounts in the community.
A S N 69. Consider advantages and disadvantages of saving for wants and needs.

MONEY MANAGEMENT

A S N 70. Become acquainted with method of filling out income tax forms.
A S N 71. Become cognizant of available services in the community which aid consumers.
A S N 72. Understand that budgeting is an individualized plan for spending.
A S N 73. Consider the use of checking accounts for budgeting and record keeping.
A S N 74. Become acquainted with different types of checking accounts.

PART III: (A) Please check one of the phrases below to indicate the amount of time during the school year that you think should be allotted to consumer education.

9th Grade	10th Grade	11th Grade	12th Grade	
________	________	________	________	a week of one semester
________	________	________	________	six weeks of one semester
________	________	________	________	twelve weeks of one semester
________	________	________	________	eighteen weeks (one semester)

(B) Make suggestions which you may have for improving the curriculum for teaching consumer education in high school vocational home economics classes. Use the space provided. (Use additional sheet if needed.)

(1) From your observation what are some of the special needs in the community where you teach relative to consumer education?

(2) From your experience what have you noticed as some of the inadequacies in teaching consumer education?

(3) In your particular school, how do you reach students not enrolled in vocational home economics relative to consumer education?

(4) Have other departments in your school included in their teaching some of the problems of consumer education? If so, which department or departments?

(5) Is there additional subject matter which should be included in Part II of this instrument to be taught in a unit on consumer education?

(6) What methods may be used to best teach consumer education to meet the basic needs of the pupils in your community relative to imparting knowledge?

(7) Other suggestions.

APPENDIX B

SAMPLE OF COVER LETTER

March 25, 1969

Dear

Part of my study for the Master's degree involves the development of a curriculum guideline for teaching consumer education to pupils enrolled in vocational home economics classes in the State. I am doing this study under a Research Coordinating Unit (RCU) assistantship which has been approved by Miss Edna Hall. You have been chosen as one of the persons whose opinion I would like to consider in my study.

A questionnaire is enclosed for you to complete. The questions are not intended to be personal; therefore, your name will not appear on any part of the instrument. Any information gained from your responses will formulate a basis for the development of a consumer education curriculum guideline.

Part I will provide information about the students who make up the vocational home economics classes and reveal whether consumer education is included in the course of study. The second part will supply information about what you include in your consumer education program and in what areas you concentrate your efforts. The third part solicits suggestions for curriculum improvement from vocational home economics teachers throughout the State of West Virginia.

Will you please complete the enclosed questionnaire and return it in the self-addressed, stamped envelope by April 3rd? I will appreciate your assistance in the study.

Very truly yours,

/s/ Nancie S. Robinson

/s/ Dr. Grace Bennett
Graduate Adviser

APPENDIX C

SAMPLE OF FOLLOW-UP LETTER

April 16, 1969

Dear

Some time ago you received a questionnaire concerning consumer education in vocational home economics classes in West Virginia. This is a significant study, because it will help us to plan the type of curriculum guideline which may best serve the needs of the youths of this State.

To date, the responses have been numerous. Because we have no record to show whether your response was received, and because we are very much interested in a higher percentage of returns, we are asking you to please complete the questionnaire at your earliest convenience if you have not already done so.

If you have not sent in the questionnaire and have misplaced it, you may use the one which is enclosed and return it in the enclosed self-addressed, stamped envelope. Your attention in this matter will be greatly appreciated.

Kindly disregard this letter and questionnaire if you have already mailed one. Thank you for your time and cooperation.

Sincerely yours,

/s/ Nancie S. Robinson

/s/ Dr. Grace Bennett
Graduate Adviser

APPENDIX D

DISTRIBUTION OF QUESTIONNAIRE RETURNS BY COUNTY WITH INDICATIONS OF NUMBER MAILED, NUMBER OF RESPONSES, AND PER CENT OF RESPONSE

County	Number Surveyed	Number of Responses	Per Cent of Response
Barbour	2	1	50
Berkeley	2	2	100
Boone	1	0	00
Braxton	3	2	66+
Brooke	2	2	100
Cabell	6	4	66+
Calhoun	1	1	100
Clay	2	1	50
Doddridge	1	1	100
Gilmer	1	1	100
Grant	2	1	50
Greenbrier	10	8	80
Hampshire	3	1	33+
Hancock	2	2	100
Hardy	2	1	50
Harrison	3	3	100
Jackson	4	3	75
Jefferson	4	2	50

County	Number Surveyed	Number of Responses	Per Cent of Response
Kanawha	7	4	57+
Lewis	4	1	25
Lincoln	2	1	50
Logan	8	6	75
Marion	2	1	50
Marshall	6	2	33+
Mason	5	4	80
McDowell	1	0	00
Mercer	7	5	71+
Mineral	4	4	100
Mingo	6	4	100
Monroe	2	1	50
Monongalia	3	2	66+
Morgan	1	0	00
Nicholas	3	1	33+
Pendleton	2	1	50
Pleasants	1	1	100
Pocahontas	2	2	100
Preston	8	2	25
Putnam	5	4	80
Randolph	3	3	100

County	Number Surveyed	Number of Responses	Per Cent of Response
Ritchie	4	4	100
Roane	3	2	66+
Summers	2	1	50
Taylor	1	1	100
Tucker	2	1	50
Tyler	2	2	100
Upshur	3	3	100
Wayne	8	8	100
Wetzel	3	1	33+
Wirt	1	1	100
Wood	2	2	100
Wyoming	4	4	100
Total	168	116	69+